

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1 - 11 (canceled)

Claim 12 (previously canceled)

Claims 13 - 27 (canceled)

28. (previously presented) A computer implemented method for payment remittance processing, comprising the steps of:

establishing a database having a plurality of payee records associated with a plurality of payees, each payee record including stored name information and stored address information, including a zip code, of its associated payee;

receiving a payee name information and a payee address information, including a zip code;

determining if the stored payee name information and the stored payee address information included in any of the plurality of payee records correspond to the received payee name information and the received payee address information;

directing payment in accordance with a first of the plurality of payee records if the stored payee name information and the stored payee address information included in the first payee record is determined to correspond to the received payee name information and the received payee address information;

processing the received payee address information to identify an eleven-digit zip code if none of the plurality of payee records include stored payee name information and stored payee

address information which is determined to correspond to the received payee name information and the received payee address information;

determining if the stored payee zip code included in any of the plurality of payee records corresponds to the identified eleven-digit zip code; and

directing payment in accordance with a second of the plurality of payee records if the stored payee zip code included in the second payee record is determined to correspond to the identified eleven-digit zip code.

Claim 29 (canceled)